

DFS GIF – Balanced Income – Franklin Quotential

Fund Category Global Fixed Income Balanced **Morningstar Return** Average **Morningstar Risk** High **Morningstar Rating™** ★★★

Investment Objective

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Volatility Analysis



Best 1 Year Return 25.8%
02-28-2009 to 02-28-2010

Worst 1 Year Return -21.3%
02-28-2008 to 02-28-2009

Fund Details

Inception Date October 2000

Series 3 Min. Investment \$ 500

Series 5 Min. Investment \$ 500

Subsequent Investment \$ 50

Total Assets \$Mil 111.2

Series 3 NAV \$ 8.49

Series 3 MER % 3.18

Series 5 NAV \$ 8.91

Series 5 MER % 2.96

Additional Fees

Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.80
GLWB GLWB2	0.90 0.95

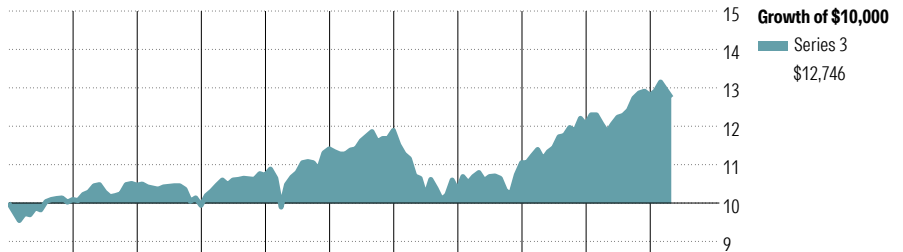
Management Company Franklin Templeton Investments Corp

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.05
Beta	1.23
R-Squared	95.67
Standard Deviation	6.21
Upside Capture	115.19
Downside Capture	150.58
Information Ratio	-0.31

Performance Analysis as of March 31, 2026

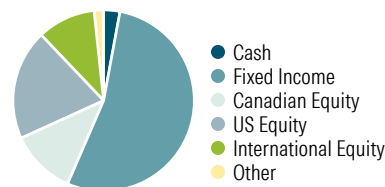


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
0.9	3.7	-5.0	7.9	6.4	4.2	-13.1	7.0	9.0	6.4	-0.5	Series 3
1.2	3.8	-4.7	8.2	6.6	4.4	-12.9	7.4	9.2	6.4	-0.3	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.1	-0.5	0.1	5.7	6.0	2.5	2.7	2.1	Series 3
-3.0	-0.3	0.2	5.9	6.3	2.7	3.0	2.9	Series 5
4	4	3	2	2	3	2	—	Quartile
438	438	438	438	418	415	269	—	No. of Funds in Category

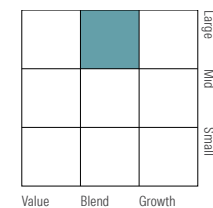
Portfolio Analysis as of March 31, 2026

Asset Mix

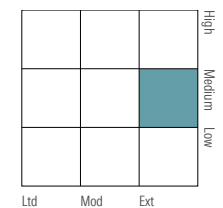


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
FTGF Putnam US Large Cap Value A USDAcc	3.0
NVIDIA Corp	1.3
Apple Inc	1.2
Microsoft Corp	0.9
Canada Housing Trust No.1 3.1% 15-06-2028	0.8
Ontario (Province Of) 3.6% 02-06-2035	0.8
Royal Bank of Canada	0.7
United States Treasury Notes 4% 15-11-2035	0.6
Amazon.com Inc	0.6
Alberta (Province Of) 3.05% 01-12-2048	0.6
Total % of Top 10 Holdings	10.5
Total Number of Stock Holdings	2101
Total Number of Bond Holdings	927
Total Number of Other Holdings	281
Total Number of Holdings	3309

Top 5 Sectors

	% Equity
Information Technology	21.4
Financials	18.7
Industrials	12.4
Materials	8.3
Consumer Discretionary	8.0

Fixed Income Breakdown

	Percbond
Government Bonds	41.7
Corporate Bonds	47.6
Other Bonds	0.0
Mortgage Backed Securities	5.3
ST Investments (Cash & Other)	-13.8
Asset Backed Securities	1.4

Geographic Allocations

	% Stocks
United States	47.3
Canada	28.0
Japan	4.7
South Korea	2.2
Taiwan	2.1

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Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 5A

75/75: S349

75/100i: M349

100/100r: L349

Series 5B

75/75: S340

75/100i: M340

100/100r: L340

Series 5C

75/75: S345

75/100i: M345

100/100r: L345

Disclosure

Any amount that is allocated to a GIF is invested at the risk of the contractholder and may increase or decrease in value. This document is not a comprehensive description of the DFS GIF – Balanced Income – Quotential. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed

Investment Funds Plan - Helios for more information such as (without limitation) contract features, guarantees and fee options. Helios is a registered trademark owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.